
WEDNESDAY, the 23rd January, 1877, will hereafter be celebrated as the anniversary in the history of the Australian Life Assurance Company in Australia, at that day the foundation stone of the new and splendid edifice to be erected for the offices of the company was laid by Professor Smith, the chairman of the Board of Directors, in the presence of a large assemblage; and the event another advance in the rapid and substantial progress of the company.

The following description of the new building was furnished by the architects, Messrs. Mann & Protheroe:—The building has a frontage of 59 feet to the street of 31 ft. 6 in. and a depth of 100 ft. 6 in. It is in Pitt-street, directly opposite Spring-street, the best business situations in the city; and the offices erected therein will be well worthy of the position which the company deservingly takes among Life Assurance Societies, whether here or elsewhere.

front of the main street, and of 101 feet to the rear of the principal elevation, which face Pitt Street. The two principal elevations are of the best Flemish style, and the windows are of the same type as those on the main streets, are in what is known as the "Dutch" style, and are decorated with a carved and painted ironwork in the revived Italian style of architecture, and are a feature of the Venetian than in the Roman school of that style. The main elevation is a deeply rusticated base, at either end of the main elevation, and massive piers, carry up the full height of the building, and becoming lighter in their treatment at the top, and successive story. These, with the windows, which are placed between them, form, as it were, the main elevation, and give to it the requisite impression of strength and solidity. The in arched opening

inspired by architectural features of a lighter character. The windows being separated by three-quarter columns in the Corinthian order, with balustraded and decorated cornices, and with characteristic details. At each story a bold, simply ornamental cornice runs along the full extent of the building, connecting the different parts, and giving uniformity to the whole composition. Surmounting the upper range of piers and columns is a handsome entablature, with bold projection, and with balustraded and decorated cornice, and with balustraded and decorated cornice crowning the whole. In the centre of the Pitt-street front, and on the highest point of the building, will be placed the group of statuary which

ments on present office, and which is so familiar to our members from its frequent appearance upon policies and other documents, that it has almost come to be recognized as a kind of trade mark of our society. The principal entrance is centrally situated in the front of the building, and is marked and emphasized by a pediment of Alabaster, and a pediment bearing a sun and a richly-carved pediment. The entrance is to be used chiefly for guests to the office will be available for letting—occupies the centre of the second-storey elevation. A third entrance, for clerks, messengers, and the general service of the establishment, is provided in Hamilton-street. The elevation to this

plain and unassuming in character, retaining only a solid and subdued resemblance to the principal front. It is necessary to retain something like harmony of the basement story—the greater part of which, already constructed, will rise to a height of about five feet above the street level, which will admit of its being lighted. It is surrounded entirely by an open area containing wall, which will ensure perfect dryness through ventilation, and it will be vaulted above the arcade arches on iron beams, which to a great extent under it fire-proof. Facing Pitt and Bond streets, at the corner of each, which it is proposed to let as offices, having

and commodities access from the entrance to the front street, and provided with all necessary conveniences. The remaining space in the basement is devoted to the requirements of the institution, and comprises stationery, clerks' hat and cloak rooms, lavatory, and conveniences. Together with a large and massively-planned room, vaulted and fire-proof. Ample space is moreover, for the storage of old records. On the first floor, entrance from the principal doorway in the front street, and descending the center of the building, is a large hall for the public business. This room, 36 feet by 51 feet 6 inches wide and 21 feet high, lighted by windows, front and back, and is entered by a

anthium columns near its centre, so disposed as to afford of semi-circular between the public space and the stage, and to the clerical staff, and to increase the height and size of the room. The hall will be handsomely and not lavishly decorated. Its floor in the public hall will be marble-paved, and its walls will be relieved by pilasters and recessed arches. Immediately adjoining the public hall, and entered from it, are the rooms of the secretary, the actuary, the auditor, accountant, chief clerk, and the offices of the various departments, behind which, and immediately over the strong room, the basement, rises another strong room of equal area, and of equal height, and of equal area, and of equal area. These social means have been taken to ensure that the public hall is not only a place of business, but also a place of business.

roughly fire-proof, damp-proof, and perfectly ventilated—two staircases—one at the Board-street end, and one at the opposite end of the building—give access to the first floor of the rooms. Of these a portion only is retained for the institution. The remainder, comprising an approximately two-thirds of the whole floor will be available for use as offices, and will form a valuable reserve which can in future years be resumed when the necessities of the business render such a course desired. The portion retained for present use are situated in the ward-room, medical officer's room, waiting room, &c.

struction which it will probably be found necessary to carry out for the purpose of the society business. The construction and finish of the building all the above improvements will be introduced, special attention having been paid to the ventilation and perfecting the system of drainage. The working arrangements of the office have been carefully studied and convenience having throughout been regarded as primary considerations, and it is hoped that when completed, the building will be not only a handsome and spacious structure, but that it will afford a

announced for the conduct of the building's business. The construction of the foundations was completed by March, 1876, and the position of the work has been most satisfactorily completed. The completion of the building has been taken by Hugh McMaster, the ironwork girders, columns, and roof trusses, and the building was completed by Mort's Dock and Engineering Company. The work already completed, the contracts for the erection, the cost of some goods to be imported, and the architects' commission, and all other expenses of the building will amount to some £56,000.

The following directors were present:—The
 professor Smith, M.L.C.; Hon. John Fairfax, M.L.C.;
 Hon. Alexander Campbell, M.L.C.; Hon. Sam. Sear,
 M.L.C.; Mr. I. B. Ives, M.L.C.; Mr. R. J. King;
 the Hon. Thomas Holt, M.L.C.; Hon. S. D. George,
 M.L.C.; Mr. G. A. Lloyd, M.L.A.; Mr. John D.
 L.L.A.; Rev. Thomas Johnson, Rev. J.
 Malone, Mr. A. T. Holroyd (Master in Equity),
 Mr. S. A. Stephen (of Stephen and Stephen),
 Palmer, Mr. W. Bradley, Mr. Phillips, Mr.
 Deane, Mr. Mansfield, Mr. Rayton, Mr. J. A. Black.

Teece, Mr. Goodlie, Mr. Brad, Mr. J. Henry,
A. Joseph, Mr. J. Algen, Mr. Josiah Mullens,
Polyneux, Mr. Learmonth, Mr. Peate, Mr. S. Thorne,
P. N. E. Martin, Mr. Murray (P. N. Russell and
R. McDonald, Mr. W. S. Friend, Mr. G. H. Held,
H. Hayes (secretary Sydney Exchange), Mr. Skyles,
Mr. Giblin, Mr. W. G. Walker, Mr. McMaster, Mr.
Graham, Mr. Samuel Lyons, Mr. Sandy, besides
others, increased the progress and welfare of the
entrance gate waterways program and contributed
to the success of the program. The program was
the visitors, giving an idea of the new head office
which will be when completed. As to this, stated that
the description is may be fairly, stated that

business will not only do the society credit, but will be permanent to the city.

Everything being in readiness, the Hon. J. F. Axtell, L.L.C., deputy chairman of the society, addressed the assembly to the following effect:—"Dr. Smith,—On behalf of the directors and other members of the Australasian Provident Society, I have the honour of asking you to lay the foundation-stone of their new building. I trust and hope that you, the chairman, should preside at this office, and I am sure that it will give satisfaction to all policy-holders that you should engage in this

Mr. Fairfax then introduced to Professor Smith the gold and silver trowel and the gold and silver pickaxe. The trowel is really an artistic design. The handle is of ivory, inlaid with gold. The blade, which is of gold, bears the company's inscription—'Presented to the Hon. Protegeus Smith, M.D., LL.D., M.L.C., chairman of the Austro-American Provident Society, on the occasion of his inauguration as the first president of the society's new offices. Jan. 1, 1900.'

1837. The mallet is made of myall wood, engraved with gold and malachite, with Professor Smith's initials engraved on a gold plate. The whole are the work of Messrs. Hardy, Brothers, of Hunter-street, and are the best specimens of colonial art.

Under the stone, and in the cavity prepared, was placed a box, containing the following documents:—1, Report of the first meeting of the society; 2, the constitution of the society: Australian Mutual Provident Society, established A.D. 1849, for Life Assurance on the mutual principle.—This foundation stone of the society's new head office was laid this 23rd day of January, 1877, by the Honorable John Smith, M.D., L.S.

L.C., chairman of the Board of Directors. The architect for the building are George Allen Mansfield and Frank Mansfield, carrying on business under the style of Mansfield Brothers, and the contractor for the section is Hugh McMaster. The directors of the society are: The Hon. John Smith, M.D., LL.D., M.L.C.; the Hon. John Fairfax, M.L.C., deputy chairman; Robert John King, Esquire; the Hon. Samuel C.M., M.L.C.; Jesse Ellis Esquire; the Hon. Alexander Campbell, M.L.C.; the managing officers of the society are: Mr. James Black, Esq., secretary; James Rankin, Esq., treasurer; William Walker, Esq., clerk.

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Jones, and M. E. Murnin, together with three trustees—Messrs. S. A. Donaldson, C. Cowper, and T. S. Mort. The first meeting of directors was held on December 19th; the first adjournment of the new society appeared on December 21st and the code of rules adopted on December 28th. At an early meeting in January, 1860, it was resolved—"That an allowance of 12s. be made to the directors for attendance at the usual board meetings, and that a fine be imposed of 5s. for non-attendance, unless upon good cause shown." The latter part was afterwards rescinded, and the first part was not acted upon—no fees being claimed or paid during that year. No salary was

The first member that joined the society was Mr. F. Stewarth, who, on January 24, had his application for certain deferred annuities accepted. On February 9, the first insurance policy was granted—£500—on the life of Mr. Stewarth, the secretary. This became a claim in six years thereafter; but the second assurance policy (granted on March 7) is still in existence, and the original £500 has become £748 through bonus additions. But I must not weary you with details of these early days. Business was very successful, and the society was very much enjoyed.

The directors were very cautious in accepting them. They also seemed to be getting to some extent apathetic, for a number of meetings lapsed for want of a quorum. The office was an upper flat in Grosvenor, near Hunter-street, over a grocery shop, above the door of which they projected a pillar-stone, above it having heard the office boy, finding the time very heavy on his hands, used to extract a payment in various ways out of that same difficult presentation.

The first annual general meeting was held on January 10, 1860. It was attended by three directors and the secretary, together with one other member, making five in all. The report was apologetic in its tone, and was mainly an

... on the nature and aims of the society, and an appeal to the public for support. Thirty life policies had been issued during the year, amounting \$2460, and twelve policies had been issued for annuities and endowments. These results were admitted not to be flattering, and it is pointed out that the society had not gained the support of those from whom it was chiefly intended. "The society was formed more particularly for the benefit of the industrious poorer classes of the community, and, with few exceptions, the insurers are of the higher and middle classes." The report alludes to the beginning to "heavy preliminary expenses," and in

other part it says—"As may have been anticipated, the expense of forming this society has been considerable, although the strictest economy has been observed, and all the duties performed gratuitously." When we hear such reasons now usually applied to the formation of committees, we are really the spendthrifts of the world. At the point of fact, the expense for the first year of this society was barely £178, with an additional indebtedness of £163, making a total of £226; and for the second year stock of books and stationery on hand valued at £136, leaving the proper cost of the year's business at no more than £90. The income for the year was £268, and the available cash balance was therefore £42.

It is sufficiently clear that the new-born society was but feeble infant, and its sponsors were evidently very different of its prospects in life. It had the advantage, however, of careful and anxious nursing, and all its affairs were conducted on the most economical, not to say parsimonious, principles. It was also very fortunate, there being no deaths for three years, and only five in the next two years.

It is a noteworthy point in settling the constitution of the society the originators stipulated for no special benefit to themselves. Of late we have become accustomed to see the "promoters" of public campaigns taking the lion's share of expected benefits, that it provides for the

met with a case of an opposite character. The founders of our society were actuated, I believe, by purely philanthropic motives. They were desirous of creating and fostering among their fellow-citizens habits of prudence and economy and foresight. In the vicissitudes of a young colony they must have seen lamentable reverses of fortune—examples of families reared in comfort being thrown into deep poverty, or falling dependent on the sudden removal of their breadwinners, who had made no provision for the future. Motivated by such speculations of bereavement and destitution, and desirous of securing a comparatively secure future for their posterity, they had availed themselves of the little device of life assurance on our terms.

together to establish a society not for money making, but for mutual aid, and to induce all within the sphere of their influence to unite in the good cause. In the event of any quarrel arising out of the business it was enacted in the original constitution that it should be divided "fairly and equitably among the members of the society."—The promoters taking their share with others on equal terms.—It would appear, however, that proposals were coming in so slowly that the directors felt it expedient to hold out some special attraction for a time, by giving the early policyholders some little advantage over those that come after, in order to make a fair start: but this little advantage was

while the funds remained low there was great danger of a precipitous collapse. Accordingly in May, 1850, it was resolved that if any profit should be made in the first five years, two-thirds of that profit should be divided among the first hundred policies. It seems problematical if there would be any profit. The extension of starting such a society are usually great, and it would have been no disparagement had there been no profits to divide. We have recently seen in these colonies examples of the first five years of similar institutions being assured without any profit, and it is probable that more of the kind will occur, and no reflections need be cast upon the well-considered policy of the London Assurance.

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In 1900, of which \$1286 was allotted.

I found by the minutes that, in August, 1860, it was resolved that the secretary should be paid £50 for his services during that year, and that 50s. should be div'd at each meeting among the directors present. In the same year a curious episode is recorded: A lady, represented as 3 years of age, and of very infirm health, applied for an

Another curious incident is recorded in the following. A leading clergyman of Sydney was applied to for a lecture on behalf of the struggling society, but it was refused on the ground that "he disagreed with the principle of providing for one's family by such means."

[illegible]

The young society should attain the years we have now reached; their business would be proportionately greater than ours. Time will show. But it is not all soprising that the young societies of the present day, operating upon much larger populations, and with more light of experience to guide them, and subjected to the stimulus of keener competition, should be able to achieve better results than our infant society was able to show.

In July, 1868, Mr. Perry, whose health had given way, was succeeded by Mr. Robert Thomson as secretary and treasurer. And here it would be unjust not to acknowledge the great advantage derived by the young institution from

the energy and zeal of that gentleman. Whatever his shortcomings, there can be no question that his enthusiasm in the cause of life assurance contributed much to the rapid development of our society. He remained in the service for eleven years, during which time he had the advantage of the assistance of Professor Pell as consulting secretary. In 1865 Mr. Thomson was succeeded by the present secretary, Mr. Ralston. In 1863 Mr. Black arrived from England to fill the post of actuary. Both of these gentlemen were well and worked zealously and well.

In the early part of 1851 the office was removed from its upper room in George-street to more commodious premises in Pitt-street. In seven years more it was moved to the

corner of Pitt and Hunter streets, but the lusty young
santling was continually ougrowing its clothe, and in
1861 the directors summoned a special meeting of members
to obtain their sanction to the building of new premises.
This sanction was refused, but at another special
meeting for the same purpose in the following
year, the directors were more successful, and imme-
diately proceeded with the erection of the handsome
building opposite, which was finished and occupied in
1864. At the following annual meeting (the 16th), the
directors said in their report that "the portion
of the exercises reserved for the society's own
use."

"Business is in every way suitable, and will accommodate such a staff of officers as will be necessary for many years to carry on the rapidly extending operations." That expectation was not fulfilled. In less than twelve years we had to get rid of our tenants and occupy the whole building, and now, after making various alterations to gain more elbow room, we are driven to abandon the premises and to build anew. In 1894, when the last move was made, there were about 5000 policies in force, assuring about \$2,500,000, the premium revenue from which was about \$425,000, and the invested funds and reserves about \$1,000,000. At the present time there are about 27,000 policies in force, assuring about \$16,000,000. The revenue from the business is about \$1,500,000, and the invested funds and reserves about \$10,000,000.

considered. This action of the members of the Board is not only fully justified and compensated by the results, but it may have appeared that the functions of the Board were being usurped to some extent, but in a democratic society like this, with enormous interests at stake, to tell that the general body of members should keep an eagle eye on the proceedings of the Board, and that there should be no venustous interference with the free course of business, yet on the occasion of any crisis, such as the initiation of an important line of business, or, as in the present case, the

The joint committee first looked carefully into the merits of the old, present and proposed. Then examined the probable cost of enlarging and improving. Finally, they went carefully through the plans for the building with the double purpose of perfecting the same and at the same time keeping down the expense. Although, after much investigation and discussion, a decision was unanimously passed on June 20 that the new building should be erected at a cost not to exceed \$100,000, in addition to the cost of the old building.

be large enough to accommodate another family
I will pay me rent." On going into the matter
itself thus: The improvement of my present house
costs me \$10,000. The income must be taken from my
capital, leaving \$250,000. I would then sit out
a better house. But my income would be reduced in
a year. If I build a new house I may of course sell
one, and I expect to get for it \$250,000. If I sell
my capital, and spend \$55,000 on the new building,
I not only handicap accommodation for myself, but
of what I do not need at least \$1000, so that
I sit out in some uncertainty.

will be spent on more ornament; and I trust that every member of the society will agree with their own sense and with the directors that a somewhat liberal outlay is good policy. A society like this ought to be home in keeping with its dignity and importance, not intent to simulate the marble and granite-palace life offices of New York, but we trust to have a place that the members can look on with some pride and which will contribute something effective to the betterment of our growing capital. It is, I think, the best of all well-to-do citizens and of all prosperous communities.

desire with a reasonable price. And a member will not be without some immediate return, for the more we make the structure the more rent we are likely to get from the spare portions of it.

Second, I need say nothing further in justification of building enterprise on which the society has entered. The members may rest satisfied that it has not been undertaken without careful deliberation, that the expenditure (relatively moderate on the magnitude of the business) may be viewed as a prudent investment.

Third, I have no doubt that the project is very satisfactory to all concerned that the total

the splendid end we already achieved by our society, we unexampled I believe, in the same time, among the offices of the British Dominions, and which has set it to a pitch of strength and prosperity equally grand and surprising.

Our society, in the twenty-eight years of its existence, notwithstanding the little progress made in the city has issued 3,000 policies, as arising over 13½ millions of £. Its total income has been £3,409,000. Of this income from premiums has been £2,704,000, leaving £705,000 as the fructification of investments. The society had £707,000 in satisfaction of policies becoming

ment, &c., and we leave a balance of a million sterling to be accounted for. But all this, and nearly quarters of a million more, will be found in our inventories for these at the present moment are not much that millions sterling.

During last year by itself, I am informed by our Actuary we issued 4558 policies, assuring £1,689,374, realising the premium income by \$66,281. The total revenue from all sources is now over £475,000, considerably more than the whole surplus of the year in the year our society was started.

Regarding ourselves with other British Offices, our position

In regard to total amount at risk, the Widows Fund (61 years old) and the Standard are considerably ahead of us. The Greenham is right ahead, and our society ranks fourth. Total revenue we also stand fourth, the new offices being above us. The Greenham being of our own age affords an interesting comparison. It was more active and successful in its early years; but in the first five years it did ten times the business of the Standard, and in the next five years, the society, but we have gradually crept up, until the combined funds and amount at risk are now nearly equal. Our total revenue is about \$16,000 less, but our income

ained gigantic proportions. There is reason to believe that the total amount assured must be nearly four hundred millions sterling; the annual premiums between one hundred and eleven millions; and the realized assets not less than 10 millions.

Now that I weary you with these details, and I will not go farther, although much might yet be said in favour of the wonderful development and the great success of the

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D. Leather; at
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ices, 36, York-

Hyde Park,
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American Chairs,
American Flour,
11, Our Own
Karramets, at
Parram-street, at
each.
Produce Stores
at 8, Hornsea.
Leather.
at Stone, at
Sydney, at 15
Queensland.
Rooms, at 15
Nothing, Boots,
Lamb, Pigs
at 10, 16, Horn
Kid, Hats
at 2, East
11, Horn old
Pigs, at

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MERCANTILE AND MONEY MARKET.

THE FOLLOWING ARE THE PRICES OF THE PRINCIPAL COMMODITIES RECEIVED TO-DAY:

Wheat (all)	111 1/2
Wheat (No. 1)	111 1/2
Wheat (No. 2)	111 1/2
Wheat (No. 3)	111 1/2
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Wheat (No. 5)	111 1/2
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Wheat (No. 84)	111 1/2
Wheat (No. 85)	111 1/2
Wheat (No. 86)	111 1/2
Wheat (No. 87)	111 1/2
Wheat (No. 88)	111 1/2
Wheat (No. 89)	111 1/2
Wheat (No. 90)	111 1/2
Wheat (No. 91)	111 1/2
Wheat (No. 92)	111 1/2
Wheat (No. 93)	111 1/2
Wheat (No. 94)	111 1/2
Wheat (No. 95)	111 1/2
Wheat (No. 96)	111 1/2
Wheat (No. 97)	111 1/2
Wheat (No. 98)	111 1/2
Wheat (No. 99)	111 1/2
Wheat (No. 100)	111 1/2

In the import markets there was a moderate demand to-day for country supplies.

With one or two exceptions prices were steady and holders firm, breadstuffs particularly so.

The news from Europe is considered to be the cause of the rapid rise in the Adelaide wheat market at a time when usually prices

run lowest of the year. The change is not necessitated by any scarcity in the colonial crop, and the future of this season will be governed by the English market. Gr. 6d. is asked for what, and 4 1/2 to 4 1/4 for flour.

Cattle and sheep are being forced off at reduced rates, but several sales are at hand.

From 47 1/2 to 48, in coffee there is a little more doing; sales of native at 11 1/2 to 11 1/4. Fish is active, and prices tending higher. Private telegrams from California state that the total shipments of 1-lb. salmon for Sydney and Melbourne per City of New York were only 1500 cases. There is a scarcity of prime white herrings. Sugar is active. The Rotterdam takes a large quantity of refined sorts for New Zealand. The cargo of Mauritius, which arrived on Saturday, goes into store for the present.

The Stock and Share market remains very dull, with sellers at late rates. Very few transactions were reported by the brokers. In bank stock, the only sale was New South Wales, at 59 1/2. Debentures inquired for, and the market here. Steam shares have not altered for several days. Pacific Insurance changed hands at 24s. 6d. Mutual wanted, at 4s. 10d., sellers at 4s. 11d. Buyers of Sydney Marine at 12s. 9d., sellers at 14s. Gaslight, fully paid, were easier, and offered at 10 1/2. Walstead Coal improved, 14 refused, 14 1/2 asked. Waratah offered at 10. Shell Oil sold at 20s. 9d., 19s. 11d., 20s. 9d.

Mr. L. E. Threlkeld reports having sold, this morning, a large and valuable shipment of earthenware, at better prices than have been lately ruling. Also in the afternoon a shipment of Scotch flooring, at the following prices:—6 x 1 at 12s. 6d., 7 x 6 at 13s. 6d., 8 x 6 at 14s. 6d., 9 x 6 at 15s. 6d., 10 x 6 at 16s. 6d., 11 x 6 at 17s. 6d., 12 x 6 at 18s. 6d., 13 x 6 at 19s. 6d., 14 x 6 at 20s. 6d., 15 x 6 at 21s. 6d., 16 x 6 at 22s. 6d., 17 x 6 at 23s. 6d., 18 x 6 at 24s. 6d., 19 x 6 at 25s. 6d., 20 x 6 at 26s. 6d., 21 x 6 at 27s. 6d., 22 x 6 at 28s. 6d., 23 x 6 at 29s. 6d., 24 x 6 at 30s. 6d., 25 x 6 at 31s. 6d., 26 x 6 at 32s. 6d., 27 x 6 at 33s. 6d., 28 x 6 at 34s. 6d., 29 x 6 at 35s. 6d., 30 x 6 at 36s. 6d., 31 x 6 at 37s. 6d., 32 x 6 at 38s. 6d., 33 x 6 at 39s. 6d., 34 x 6 at 40s. 6d., 35 x 6 at 41s. 6d., 36 x 6 at 42s. 6d., 37 x 6 at 43s. 6d., 38 x 6 at 44s. 6d., 39 x 6 at 45s. 6d., 40 x 6 at 46s. 6d., 41 x 6 at 47s. 6d., 42 x 6 at 48s. 6d., 43 x 6 at 49s. 6d., 44 x 6 at 50s. 6d., 45 x 6 at 51s. 6d., 46 x 6 at 52s. 6d., 47 x 6 at 53s. 6d., 48 x 6 at 54s. 6d., 49 x 6 at 55s. 6d., 50 x 6 at 56s. 6d., 51 x 6 at 57s. 6d., 52 x 6 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6d., 102 x 6 at 108s. 6d., 103 x 6 at 109s. 6d., 104 x 6 at 110s. 6d., 105 x 6 at 111s. 6d., 106 x 6 at 112s. 6d., 107 x 6 at 113s. 6d., 108 x 6 at 114s. 6d., 109 x 6 at 115s. 6d., 110 x 6 at 116s. 6d., 111 x 6 at 117s. 6d., 112 x 6 at 118s. 6d., 113 x 6 at 119s. 6d., 114 x 6 at 120s. 6d., 115 x 6 at 121s. 6d., 116 x 6 at 122s. 6d., 117 x 6 at 123s. 6d., 118 x 6 at 124s. 6d., 119 x 6 at 125s. 6d., 120 x 6 at 126s. 6d., 121 x 6 at 127s. 6d., 122 x 6 at 128s. 6d., 123 x 6 at 129s. 6d., 124 x 6 at 130s. 6d., 125 x 6 at 131s. 6d., 126 x 6 at 132s. 6d., 127 x 6 at 133s. 6d., 128 x 6 at 134s. 6d., 129 x 6 at 135s. 6d., 130 x 6 at 136s. 6d., 131 x 6 at 137s. 6d., 132 x 6 at 138s. 6d., 133 x 6 at 139s. 6d., 134 x 6 at 140s. 6d., 135 x 6 at 141s. 6d., 136 x 6 at 142s. 6d., 137 x 6 at 143s. 6d., 138 x 6 at 144s. 6d., 139 x 6 at 145s. 6d., 140 x 6 at 146s. 6d., 141 x 6 at 147s. 6d., 142 x 6 at 148s. 6d., 143 x 6 at 149s. 6d., 144 x 6 at 150s. 6d., 145 x 6 at 151s. 6d., 146 x 6 at 152s. 6d., 147 x 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you more than a very incomplete sketch of the advances made in natural science during the year 1876. The number of books published, lectures given, and nations formed, seem to be each year in excess of the

OREGON DEALS, SPARS, FLOORING, &c.
The entire cargo of the Eastern from Puget Sound

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STREET, BROTHERS, Street-street
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STEEL, all sizes, well seasoned; **Chair** material, **oven**
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WHEELS, **DRUMS**, **ROLLERS**, **SEMI**, **PISTONS**, **VALVES**,
STEEL, near Bathurst-street. **Furnace** furnished in the
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HORSES AND VEHICLES.

AMERICAN BUGGIES, Flourens, Express Wagons, and Perambulators; also Carriage Material and American Ash and Hickory Plant.

BARRON, MOXHAM, AND CO., 50, Clarence-street.

AMERICAN HARNESSES—Best quality, single or double harnesses, made to order, at the lowest prices.—Wagon Harness. BARRON, MOXHAM, AND CO., Importers, 50, Clarence-street.

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Plaque Purifies can Obtain suitable RECOILES at quiet stanch horses, of all kinds, on liberal terms. Or a few more for hire.

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THE STABLES, ELGIN-STREET.
FOR SALE OR HIRE.

All kinds of VEHICLES, HORSES, HARNESS, &c. Wedding and pleasure parties supplied with fashionable equipages and light drivers.

Reasonable terms on application.

FOR PRIVATE SALE, the thoroughbred and champion DEUM MAJOR, by the Drummer, Pelicans as

BUGGIES! BUGGIES! BUGGIES! CARTS, &c.
The largest, cheapest, and best assortment in the country.
Buggies, \$26; Wagons, \$36. Spring-carts, \$13, at
JOHN ROBERTSON'S
STRAIM CARRIAGE AND BUGGY MANUFACTORY,
Pitt-street, near Haymarket.
N.B.—Customers are invited to inspect the work.
FOR SALE—Spring-cart and Harness; market
garden Cart and Harness; Clout from Harcourt
and Roll, \$20. Apply Thomson's Station Warcheene, N
624, Brickfield-hill.

FOR SALE, a Bay Horse, 15 hands; thorough
bred, dark bay, with white harness; trial given
Corner Banks and Abernethy's, from Harcourt
Superior Bullt Light Pagan Cart for SALE
Suitable for business or pleasure. 65, Parramatta-st.
FOR SALE, a set of SPRING-CART HARNESS
43, Botany-street, Surry Hills.

DEPARED MARE, splendid bay's Hack, very quiet

PAIR Brown, Buggy or Western HORSES, any trial
 \$24. **WELLBRED** Bay GELDING, fit for an unskilful
 rider, lady or gentleman. Woollier's Bazaar.
PAIR good Spring-cast HORSE, trial, \$112. 4-wheel
 SOCIABLE, with hood. \$30. WOOLLIER'S.
WELLBRED Bay GELDING, fit for an unskilful
 rider, lady or gentleman. Woollier's Bazaar.
HORSE SALE. Set silver-mounted Bugie and Doge
 Harness, gentleman's Saddle and Bridle, 8, Oxford-
 UGGY. Wanted, a Hooded BUGGY, one with extra
 seat, and a top preferred. Must be in first
 class order. 3, Barrack-street.
HORSE SALE. A New Idea Safety, built to order, brim
 with best Morocco leather and painted carmine.
 At E. and J. O'BRIEN'S.
 Coach-builders, 314 Pitt-street.
HORSE SALE. Pearl GAIT, with good set of harness
 O'BRIEN'S, Coach-builders, Pitt-st.
SINGLE and Double-Seated Bugies. Sociable
 O'Brien's, coach-builders, Pitt-st., near Bathurst-
HORSE SALE. TRY BUGGY, MARK, and HARNESS

CHEAP, and two Spring-car. S. Davis, Athlone-place.
NOR SALE, cheap, a PARCEL DELIVERY, or
 horse, white-traited, tall. John Allen, 17, Coombe-st.
NOR SALE, a respectable blood PHAETON, carriage
 with four wheels, and a pair of harnessing.
 ANGUS'S Coach Factory, Castlebar-street.

BAROUCHES, Sociables, Buggies, Waggonettes, Har-
 sons, Parnal cars, &c. Moore, Oxford-st., or Coombe-

NOR SALE, a good Saddle and Harness PONY.
 WENTWORTH, 38, Brisbane-street.

SADDLE AND BRIDLE wanted, second-hand; English
 preferred. Price 60 guineas. Address—153, Pitt-st.

HORSE, Car, and Harness for SALE cheap. Apply
 D. Hyde, 497, Bourke-street, Surry Hill.

OAK knut Buggy COR, £14; Bay Buggy Horse
 £16; brown good Hack, £10. KNIGHT.

RW WAGON, carry 25 cwt.; pale Hornum
 and Harness—£70 lot. KNIGHT, Castlebar-

RW Double-seat Buggy; £40; hooded Buggy,
 £21; Phaeton, £20; harness, £30.

RW Swiss G&RT

BUSINESSES FOR SALE.
FOR Private Sale, the LEASE, LICENSE, and GOOD-WILL of a FIRST-CLASS HOTEL centrally situated with a large family connection. Apply to **BRADLEY, NEWTON, and LAMB, Auctioneers.**
BOAT-LETTING BUSINESS FOR SALE: skiffs and small, mile, large chain, bunches, &c. Apply to **BLACKBURN, 10, Broad Street.**
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FOR SALE, SAW MILL. Plant, Engine, Boilers, &c. complete. **G. R. DIBBS and CO., Bridge-street.**
FOR SALE, a Terrace, an HOTEL and FARM, in the County of South Devon. Apply to **W. H. B. DIBBS, 10, Abchurch Lane, Cornhill street.**

NO PRACTICAL PRINTERS AND OTHERS.—
Apply to G. MARSDEN, Wool Stores, Circular Quay.

HOTEL FOR SALE, in good district, for SALE.
—Apply to J. HACKETT and Co., 160, Pitt-street.

HOTEL FOR SALE, Oxford-street, price £1800.
—Apply to J. HACKETT and Co., 160, Pitt-street.

HOUSE BOARDING-HOUSE for SALE. Apply
J. HACKETT and Co., 160, Pitt-street.

HOTEL for SALE, George-street, rent 6s, lease, &c.
—Apply to J. HACKETT and Co., 160, Pitt-street.

FOR SALE, THE LEASE, LICENSE, and GOODWILL of the old-established House, the BARLEY SHEAF, in the Strand, near the Theatre Royal, London; the present proprietors have been successful through being engaged in other business. Apply to Messrs. WILKINSON and CO., 17, Abchurch-lane, London.

£400 **FIRST-CLASS City Hotel**; large trades good situation. **JOSEPH, 145, King-st.**

£350 **HOTEL**, near the wharves, large trades; 232; assistance. **JOSEPH, 145, King-st.**

£290 **SMUG HOTEL**, near Haymarket; trade; 232; assistance. **JOSEPH, 145, King-st.**

FOR SALE, RESTAURANT, City; great bargain £100; good stand. **JOSEPH, 145, King-st.**

NOTES FOR SALE, near the Theatre, doing a large business; £100; good stand. **JOSEPH, 145, King-st.**

FOR SALE, an established Pawnbroking BUSINESS centrally situated. None but principals answered. **B. B. HERALD OFFICE.**

AND FOR SALE shop; splendid view. Apply **ELM** Langbain, London Tavern, Underwood-st., Padm-ton.

FOR SALE, PUBLIC-HOUSE, cheap; proprietor retiring for company. **MELVENEY, 91, Ellisabeth-st.**

HEARNSLEY'S—**FOR SALE**, 3 years' LEASE of the QUEEN'S CROUSE, off the, fittings, bar, &c., with scenery, premises, &c., to, fittings, bar, &c.

FOUR FURNITURE, piano, &c., &c. The hotel near
very convenient. **W. H. N. M.**, 100, Fifth Avenue.
moderate rent. **H. N. M.**, 100, Fifth Avenue.

£100—To £4000.—**HOTELS** everywhere, for
assistance. **T. W. Manton**, 106, King-st.

£650—Leading **HOTEL**, near the wharfs, low
rent; long lease. **MUSTON**, 106, King-st.

£800—First-class **HOTEL**, between King and
Canterbury st. **MUSTON**, 106, King-st.

£250—Capital little **HOTEL**, Surry Hills, best
trade 3000 weekly. **MUSTON**, 106, King-st.

ROOM SALE, THE BUSINESS, No. 126, William-
street with a well-located place of Fancy Goods,
Ladies' and Children's Underclothing, Gas Fittings, Shag
Parquet, &c., &c. The reason for the disposal of the
business is the proprietor's coming to ill-health.

BOOT AND SHOE BUSINESS for SALE, omnibus
throughfare, old established. **FRANKE**, 103, FIVE-
ST.

WEDNESDAY, JANUARY 24, 1877.

AN ACTIVE respectable Man required, as **COAL**
RUNNER, and to take charge of coal yard: refer-

D., balcony ROOM. Unfurnished, see kitchen.
D., two bedrooms, BATHROOM, tiled floor,
D., neat town, BEDROOM for Father and
D., large room, with respectable family; state
D., ACCOMMODATION, at a dairy farm,
D., for ladies and family. Address, station
D.; two Gentlemen, BOARD and LODG-
D., separate rooms, with a short distance to
D. to rent, a small compact RESIDENCE,
D., gentlemen, with or without water frontage
D., between Donkey Bay and Potts Point
D., with full particulars, to Box 277, General
D., a HOME in the neighbourhood of
D., for a young lady (Protestant), where she
D., about 12 and 14. Apply, in writing,

WANTED, A BOY. Between 8 and 9 a.m., 105, George-street North.

TO LET.

E SHOP and six rooms to be LET, in street, Balmain, near the West End Public, on the premises.

D near railway line.—TO LET, Business and 3 acres; plenty water. Ramsay, George-st. **TO LET, COTTAGE, 7 rooms, kitchen, bath, water, fruit garden. 269, George-st.**

FRONTED SHOP with gas; low rent, near G. T. 152, Oxford-street.

HURST.—TO LET, in Glenview-street, Liverpool-street, one of three newly erected houses, bath-room, kitchen, washhouse, gas and Co. K3, Pitt-street.

OUGE.—TO LET, COTTAGE, 6 rooms, laundry. Ramsay, George and King-st.

TO LET, No. 4, Blyth-terrace, Kent-street. No. 3.

WANTED, a respectable **GIRL**, to do housework

MARK.—No. 4, Oxford-terrace, to Let.
 3 rooms. N. Hope, 698, Genl.
 BEACH.—The Reverend for health, &c.
 3 rooms. No. 3, Cleveland House,
 by J. Marks, Esq., vacant on the 15th Fe-
 bruary.

STREET.—To Let, a handsome
 DANCE, ballroom, bath, drawing and dining
 rooms, bath-room, &c. &c., with parlour
 out; also, coach and stable; rent low.
 Apply to agent, Bank-lane.

TO LET, HOUSE, 6 rooms, cribrad, &c. &c.
 1, Louisa agent, 417, George-street.

CK.—To LET, LIANFOIST, 8 rooms with
 rent stable and paddock. John Watkins,
 agent.

CK.—To LET, 1st of February, CLYTHA,
 on the main road, with sea view, large lawn,
 house and paddock. John Watkins, Assoc.

GEORGE COTTAGE, just put in thorough

WANTED, a little GIRL, to mind a baby. Apply

George street, near Hunter-street, in LEFF, for any business.

HOUSE, No. 1, Macquarie-street, with bath, and copper.

HOUSE, 7, George-street, near Hunter-street, four-roomed HOUSE. Apply H. Gardin, St. David's, Dalmain, boatbuilder.

HARROWBY, Nelson-street, Woolah, 10 Z. Company, 77, Pitt-street.

HOUSE, occupied by G. Stock, Esq., Commercial-street, N. Z. Co. Company.

Several small HOUSES, in Robinson-lane northward place. Apply on premises.

HOUSE, in colony, next outer shop of Cleveland-street, Shepherd's Paddock; in a two-roomed COTTAGE, with stable and cart, &c. &c. 21, Leith-street.

Long Leases, Utimo Estate; easy terms; to build. T. S. Harwood, Uthmo.

No. 7, Wyndward-square, comfortable family

WANTED, a female SERVANT. Apply at the Melbourne Club Hotel, 638, George-street. **B** OARI street

and yard. Shing. All-brick, terrace, Mary-
 -dremont COTTAGE, newly built.
 R. Kiddy's Hill, Buchanan's Bay.
 HOUSE, Coorn-street, 14 rooms, with every
 convenience. D. Robinson, 108,
 Union-street, Surry Hills. 4-roomed street
 E. G. Apply 18, Surry-st., Darlinghurst.
 Bourke-street, new HOUSE, 10 rooms, gas
 supply 1, Olivia-terrace, Bourke-street, S. Hill.
 100, Botany-street, Surry Hill, ROBERT
 S. Kitchen, 48, King-st., Darlinghurst.
 113, Victoria-street, Darlinghurst, 7 rooms
 next door, 311.
 THE PREMISES, No. 794, George-street,
 containing large shop, store, and good dwelling
 convenience, 38, Elizabeth-street, Sydney.
 SHOPS AND DWELLING-HOUSES,
 100-street, a few yards east of
 Ordle and Gorman, Bell's-chambers, 114

WANTED, a domestic SERVANT, also a NURSE for an invalid. 125, William-street.

600, George-street.
small SHOP and DWELLING, corner of North street; every convenience, let on premises, any morning during week, 2s.

DARLING VILLA, Darling-street. Built 8 rooms, garden, water, &c.; also, HOUSE, terrace, Phillip-street, 8 apartments, &c.

110, Elizabeth-street.
a family RESIDENCE in Elizabeth-street, Belmore Park, containing ten rooms; every convenience. Apply Mr. Acker, 40, Pitt-st., Sydney.

THE OCTAGON, DARLING POINT.
the Greenoaks. This charming residence and extensive views on every side, and is let to or by three gentlemen. Apply Martin, 10, New Pitt-st.

THE HOTEL, YASS.—To be LET, the

W or General **SERVANT**, at No. 30, Jamison-street.

...together with the outdoor conveniences
...on an extensive front.
...Hotel, one of the oldest establishments in
...commanded a large trade, and is situated
...the best business position of Yonkers, and
...in the immediate vicinity of the Court
...office, &c.
...be given on the 1st of March next.
...where can be obtained on application to Mr. E.
...L. KELLEY.—To LET, COTTAGE, 6 rooms,
...and, and ground. E. Ramsey, house agent,
...as Offices or Dwelling, 2nd floor, 145, Fifth
...Apply to Henry F. Bland and Co.,
...MADISON-STREET to LET, 8 rooms,
...SACQUARE LEGISLATIVE Assembly.
...OOD.—To LET, at a low rent, a large
...S, with fixtures complete, and a good De-
...the main street, formerly Mr. Kelly's store.
...Carp, upholsterer,
...OFFICE to LET, in 104, Elizabeth-

WANTED, COOK and LAUNDRESS. Apply, **TO LET**

to LET, over St. Michael's, corner, Chicago
to LET, 2 ground floor rooms, 601, Milwaukee,
at \$25 per annum. Apply next door.
OFFICES AND STORES, centrally situated,
Lobby and No. 17, Bridge-street.
OFFICES AND SPACES, centrally situated,
Lobby and Co., No. 17, Bridge-street.
FITTING, first 2-window Office, 2nd floor;
fine Offices, 4th floor. Apply Henry Fisher.

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